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From: Mike Mersol-Barg [mailto:mmersolbarg@gmail.com]

Sent: Wednesday, June 28, 2006 4:26 PM

To: Public Hearing

Subject: Bank of Wal-Mart

FDIC Board of Directors,

First of all, I encourage you to attend the hearing regarding the Bank of Wal-Mart. This is a critical issue and the outcome will have a profound economic effect.

By granting Wal-Mart avenues into the financial market we would be allowing them more control over certain industries. This would give Wal-Mart and unfair advantage in the market place and stifle competition. In the end, Wal-Mart would grow and expand at the behest of consumers and the true capitalist spirit.

I urge you to take these and other issues to hear when reviewing this issue.

Regards,

Mike Mersol-Barg